Case 15-33167 Doc 1 Filed 09/29/15 Entered 09/29/15 16:19:50 Desc Main Document Page 1 of 47

B1 (Official Forn	n 1)(04/					Jannon		.go <u> </u>	•••		ı		
			United No		Bankı District						Vol	luntary	Petition
Name of Debtor Jordan, Tia		ridual, ente	er Last, First,	Middle):			Name	of Joint De	ebtor (Spouse) (Last, First	, Middle):		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):							used by the J maiden, and			8 years			
Last four digits o (if more than one, state		ec. or Indi	vidual-Taxpa	nyer I.D. (ITIN)/Com	plete EIN	Last f	our digits o	f Soc. Sec. or	· Individual-	Taxpayer I.	D. (ITIN) N	Io./Complete EIN
Street Address of 1537 E 85th Chicago, IL	f Debtor St	(No. and S	Street, City, a	and State)	:	ZIP Cod		Address of	Joint Debtor	(No. and St	reet, City, a	and State):	ZIP Code
						60619							ZII Code
County of Reside	ence or o	of the Princ	cipal Place o	f Business	s:		Coun	y of Reside	ence or of the	Principal Pla	ace of Busi	ness:	
Mailing Address	of Debt	or (if diffe	rent from str	eet addres	s):		Maili	ng Address	of Joint Debt	or (if differe	nt from stre	eet address):	
					_	ZIP Cod	e						ZIP Code
Location of Princ (if different from													
	Type of		one hox)			of Busines	SS		•	of Bankrup Petition is Fi			ch
(Form of Organization) (Check one box) ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)			 ☐ Health Care Business ☐ Single Asset Real Estate as def in 11 U.S.C. § 101 (51B) ☐ Railroad ☐ Stockbroker ☐ Commodity Broker ☐ Clearing Bank 			as defined	Chapt Chapt Chapt Chapt Chapt Chapt	er 7 er 9 er 11 er 12	☐ Cl of ☐ Cl	hapter 15 F a Foreign hapter 15 F	Petition for R Main Proced Petition for R Nonmain Pr	eding Recognition	
	-	Debtors		Othe		mpt Entit	X 7				e of Debts k one box)		
Country of debtor's Each country in wl by, regarding, or a	hich a for	eign procee	ding	unde	(Check box or is a tax-ex r Title 26 of the Interna	, if applicatempt organ the United S	ole) ization States	defined "incurr	are primarily co d in 11 U.S.C. § red by an indivi- onal, family, or	101(8) as dual primarily	for		s are primarily ness debts.
_	Fili	ng Fee (Cl	neck one box	x)			one box:	1	-	ter 11 Debt			
☐ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. ☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.				Debtor is not a if: Debtor's agg are less than a all applicable A plan is bei	regate nonco \$2,490,925 (e boxes: ng filed with	amount subject	defined in 11 Unated debts (exo	U.S.C. § 101 cluding debts t on 4/01/16	(51D). s owed to inside and every three	ders or affiliates) ee years thereafter). reditors,			
Statistical/Admi	inistrativ	ve Inform	ation				in accordanc	e with 11 U.S	S.C. § 1126(b).	THIS	S SPACE IS	FOR COURT	USE ONLY
☐ Debtor estimate ☐ Debtor estimate ☐ there will be a	ates that,	after any	exempt prop	erty is ex	cluded and	administra		es paid,					
Estimated Number	er of Cre			1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
		\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million			More than				
Estimated Liabili \$0 to \$50,000 \$10		\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	\$500,000,001 to \$1 billion					

Case 15-33167 Doc 1 Filed 09/29/15 Entered 09/29/15 16:19:50 Desc Main

Document Page 2 of 47

B1 (Official Form 1)(04/13) Page 2 Name of Debtor(s): Voluntary Petition Jordan, Tiara (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Date Filed: Location Where Filed: - None -Date Filed: Location Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Julie Gleason September 29, 2015 Signature of Attorney for Debtor(s) (Date) Julie Gleason 6273536 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Page 3 of 47 Document **B1** (Official Form 1)(04/13)

Voluntary Petition

(This page must be completed and filed in every case)

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Tiara Jordan

Signature of Debtor Tiara Jordan

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

September 29, 2015

Date

Signature of Attorney*

X /s/ Julie Gleason

Signature of Attorney for Debtor(s)

Julie Gleason 6273536

Printed Name of Attorney for Debtor(s)

Gleason & Gleason

Firm Name

77 W Washington, Ste 1218 Chicago, IL 60602

Address

Email: troy@chicagobk.com

(312) 578-9530 Fax: (312) 578-9524

Telephone Number

September 29, 2015

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s): Jordan, Tiara

Signatures	res
------------	-----

Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

Case 15-33167 Doc 1 Filed 09/29/15 Entered 09/29/15 16:19:50 Desc Main Document Page 4 of 47

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Northern District of Illinois

In re	Tiara Jordan		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

Case 15-33167 Doc 1 Filed 09/29/15 Entered 09/29/15 16:19:50 Desc Main Document Page 5 of 47

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2				
* · ·	109(h)(4) as impaired by reason of mental illness or mental nd making rational decisions with respect to financial				
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); ☐ Active military duty in a military combat zone.					
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.					
I certify under penalty of perjury that the i	information provided above is true and correct.				
Signature of Debtor:	/s/ Tiara Jordan Tiara Jordan				
Date: September 29, 2	2015				

В

Case 15-33167 Doc 1 Filed 09/29/15 Entered 09/29/15 16:19:50 Desc Main Document Page 6 of 47

B6 Summary (Official Form 6 - Summary) (12/14)

United States Bankruptcy Court Northern District of Illinois

In re	Tiara Jordan			Case No.	
-		De	ebtor ,		
				Chapter	7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	12,331.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		7,101.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	7		28,652.66	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			1,964.05
J - Current Expenditures of Individual Debtor(s)	Yes	2			1,963.00
Total Number of Sheets of ALL Schedu	ıles	20			
	T	otal Assets	12,331.00		
			Total Liabilities	35,753.66	

Case 15-33167 Doc 1 Filed 09/29/15 Entered 09/29/15 16:19:50 Desc Main Document Page 7 of 47

B 6 Summary (Official Form 6 - Summary) (12/14)

United States Bankruptcy Court Northern District of Illinois

In re	Tiara Jordan		Case No.		
-		Debtor			
			Chapter	7	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. \S 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 12)	1,964.05
Average Expenses (from Schedule J, Line 22)	1,963.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	962.52

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		5,106.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		28,652.66
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		33,758.66

Case 15-33167 Doc 1 Filed 09/29/15 Entered 09/29/15 16:19:50 Desc Main Document Page 8 of 47

B6A (Official Form 6A) (12/07)

In re	Tiara Jordan	Case No
		Debtor

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property, without Community

Nature of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Amount of Secured Claim

None

Sub-Total > **0.00** (Total of this page)

Total > **0.00**

(Report also on Summary of Schedules)

Case 15-33167 Doc 1 Filed 09/29/15 Entered 09/29/15 16:19:50 Desc Main Document Page 9 of 47

B6B (Official Form 6B) (12/07)

In re	Tiara Jordan	Case	No
		Dobtor	

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash on Hand	-	20.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Checking Account w/ Woodforest Bank	-	100.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	х		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Misc. Household Goods (Bedroom Furniture, Kitchen Appliances, tables, chairs, sofas, and Tvs	-	1,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Books, Pictures, Videos, and DVDs	-	300.00
6.	Wearing apparel.	Used Clothing	-	350.00
7.	Furs and jewelry.	Misc. Costume Jewelry	-	75.00
8.	Firearms and sports, photographic, and other hobby equipment.	x		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X		
10.	Annuities. Itemize and name each issuer.	x		

(Total of this page)

Sub-Total >

1,845.00

Case 15-33167 Doc 1 Filed 09/29/15 Entered 09/29/15 16:19:50 Desc Main Document Page 10 of 47

B6B (Official Form 6B) (12/07) - Cont.

In	reT	ïara Jordan		,	Case	No	
				Debtor			
		\$	SCHI	EDULE B - PERSONAL PROPE (Continuation Sheet)	ERTY		
	T	ype of Property	N O N E	Description and Location of Propert	-	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	defined in under a q as define Give part record(s)	in an education IRA as n 26 U.S.C. § 530(b)(1) or qualified State tuition plan d in 26 U.S.C. § 529(b)(1). ciculars. (File separately the of any such interest(s).	Х				
12.	other pen	in IRA, ERISA, Keogh, or asion or profit sharing ve particulars.	X				
13.		d interests in incorporated corporated businesses.	X				
14.	Interests ventures.	in partnerships or joint Itemize.	X				
15.	and other	ent and corporate bonds negotiable and tiable instruments.	X				
16.	Accounts	s receivable.	X				
17.	property	, maintenance, support, and settlements to which the or may be entitled. Give rs.	X				
18.		uidated debts owed to debtor tax refunds. Give particulars.					
19.	estates, a exercisab debtor of	e or future interests, life nd rights or powers ble for the benefit of the her than those listed in A - Real Property.	X				
20.	interests	nt and noncontingent in estate of a decedent, nefit plan, life insurance r trust.	X				
21.	claims of tax refund debtor, an	ntingent and unliquidated revery nature, including ds, counterclaims of the nd rights to setoff claims. mated value of each.	Es	timated 2015 Federal Income Tax Refund		-	8,491.00
					(T)	Sub-Tota of this page)	al > 8,491.00

Case 15-33167 Doc 1 Filed 09/29/15 Entered 09/29/15 16:19:50 Desc Main Document Page 11 of 47

B6B (Official Form 6B) (12/07) - Cont.

In re	Tiara Jordan	Case No
_		,

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		2007 Chrysler Sebring - 128,000 miles - Debtor pelieves car is a lemon	-	1,995.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > (Total of this page)

Total > **12,331.00**

Sheet <u>2</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

1,995.00

Case 15-33167 Doc 1 Filed 09/29/15 Entered 09/29/15 16:19:50 Desc Main Document Page 12 of 47

B6C (Official Form 6C) (4/13)

In re	Tiara Jordan	Case No.	
-		Debtor ,	

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
Debior claims the exemptions to which debior is entitled under.	Check if debtor claims a nomestead exemption that exceeds
(Check one box)	\$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafte
□ 11 U.S.C. §522(b)(2)	with respect to cases commenced on or after the date of adjustment.)
11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash on Hand Cash on Hand	735 ILCS 5/12-1001(b)	20.00	20.00
Checking, Savings, or Other Financial Accounts, Checking Account w/ Woodforest Bank	Certificates of Deposit 735 ILCS 5/12-1001(b)	100.00	100.00
Household Goods and Furnishings Misc. Household Goods (Bedroom Furniture, Kitchen Appliances, tables, chairs, sofas, and Tvs)	735 ILCS 5/12-1001(b)	1,000.00	1,000.00
Books, Pictures and Other Art Objects; Collectible Books, Pictures, Videos, and DVDs	e <u>s</u> 735 ILCS 5/12-1001(a)	100%	300.00
Wearing Apparel Used Clothing	735 ILCS 5/12-1001(a)	100%	350.00
<u>Furs and Jewelry</u> Misc. Costume Jewelry	735 ILCS 5/12-1001(b)	75.00	75.00
Other Contingent and Unliquidated Claims of Ever Estimated 2015 Federal Income Tax Refund	<u>y Nature</u> 735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(g)(1)	1,472.00 7,019.00	8,491.00
Automobiles, Trucks, Trailers, and Other Vehicles 2007 Chrysler Sebring - 128,000 miles - Debtor believes car is a lemon	735 ILCS 5/12-1001(c)	2,400.00	1,995.00

Total: 12,736.00 12,331.00

Case 15-33167 Doc 1 Filed 09/29/15 Entered 09/29/15 16:19:50 Desc Main Page 13 of 47 Document

B6D (Official Form 6D) (12/07)

In re	Tiara Jordan	Case No.
-		

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CDEDITORIC NAME	CO	Hu	sband, Wife, Joint, or Community	C	U	D I	AMOUNT OF	
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	DEBTOR	C A H	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	Gl	LIQU	SPUTED	CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxx7816			Opened 6/01/15 Last Active 9/14/15	Т	T E D			
Credit Acceptance Attn: Bankruptcy Dept			Purchase Money Security		D			
25505 West 12 Mile Rd Ste 3000 Southfield, MI 48034		-	2007 Chrysler Sebring - 128,000 miles - Debtor believes car is a lemon					
	L		Value \$ 1,995.00				7,101.00	5,106.00
Account No.			Value \$					
A	⊢		Value \$	\dashv	+	\dashv		
Account No.								
			Value \$					
continuation sheets attached	continuation sheets attached Subtotal (Total of this page) 7,101.00 5,106.						5,106.00	
Total (Report on Summary of Schedules) 7,101.00 5,106.0					5,106.00			

Case 15-33167 Doc 1 Filed 09/29/15 Entered 09/29/15 16:19:50 Desc Main Document Page 14 of 47

B6E (Official Form 6E) (4/13)

In re	Tiara Jordan	Case No.	
_		Debtor ,	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Domestic support obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relat of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
□ Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent salar representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busine whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to maintain the capital of an insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Feder Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 15-33167 Doc 1 Filed 09/29/15 Entered 09/29/15 16:19:50 Desc Main Document Page 15 of 47

B6F (Official Form 6F) (12/07)

In re	Tiara Jordan	Case No
_		Debtor ,

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

8								
CREDITOR'S NAME, MAILING ADDRESS	000		usband, Wife, Joint, or Community	CONT	U N L I	Ţ	D I	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	I DATE CLAUVEW AS INCURRED AND	NT I NGEN	ΙQ	1	U T F	AMOUNT OF CLAIM
Account No.			Payday Loan	T Y	T E D			
1st Loans Financial 12601 Western Blue Island, IL 60406		-						100.00
Account No. xxxxx1253			Opened 5/01/12	+		T	\dagger	
Asset Acceptance Attn: Bankrupcy Dept Po Box 2036 Warren, MI 48090		-	Factoring Company Account First Premier Bank					
						L		475.00
Account No. First Premier Bank 601 S. Minnesota Ave Sioux Falls, SD 57104			Representing: Asset Acceptance					Notice Only
Account No. xxxx7809			Opened 5/01/14 Last Active 9/17/14			Ī	I	
Caf/Carmax Auto Finance Attn: Bankruptcy Po Box 440609 Kennesaw, GA 30160		-	Automobile repossession					
								11,269.00
6 continuation sheets attached			(Total of t	Subt			()	11,844.00

Case 15-33167 Doc 1 Filed 09/29/15 Entered 09/29/15 16:19:50 Desc Main Document Page 16 of 47

B6F (Official Form 6F) (12/07) - Cont.

In re	Tiara Jordan	Case No
_		Debtor

CREDITOR'S NAME,	CO	Ηι	Isband, Wife, Joint, or Community	CO	U N L	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	N H L N G E N	_ Q U _ D	P U T E	AMOUNT OF CLAIM
Account No.			Bank Fees]⊤	A T E		
Citibank NA 100 Citibank Dr San Antonio, TX 78245					D		900.00
Account No. xxxxxx3266			Parking Tickets				
City of Chicago - Dept of Finance Administrative Hearings 121 N LaSalle St 107A Chicago, IL 60602		-					
							4,873.60
Account No.	Г						
Arnold Scott Harris 111 W. Jackson Ste 600 Chicago, IL 60604			Representing: City of Chicago - Dept of Finance				Notice Only
Account No.			Utility				
ComEd Attn: Bkcy Group 3 Lincoln Center Oakbrook Terrace, IL 60181		-					536.00
Account No. xxxx8375	T		Opened 12/01/13	T			
Enhanced Recovery Corp Attention: Client Services 8014 Bayberry Rd Jacksonville, FL 32256		-	Collection Attorney Tmobile				109.00
Sheet no1 of _6 sheets attached to Schedule of				Subt	tota	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of t				6,418.60

Case 15-33167 Doc 1 Filed 09/29/15 Entered 09/29/15 16:19:50 Desc Main Document Page 17 of 47

B6F (Official Form 6F) (12/07) - Cont.

In re	Tiara Jordan	Case No.	_
		Debtor	

CREDITOR'S NAME,	C	Ηι	sband, Wife, Joint, or Community	CO	U	Þ	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODE BT OR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	NT I NG E N	NL I QU I DAT	S P U T F	AMOUNT OF CLAIM
Account No.				Т	T E D		
T-Mobile Bankruptcy Team PO Box 53410 Bellevue, WA 98015			Representing: Enhanced Recovery Corp		D		Notice Only
Account No. xxx9703	Г		Opened 12/01/13				
ER Solutions/Convergent Outsourcing Po Box 9004 Renton, WA 98057		-	Collection Attorney Comcast				
							332.00
Account No.	r					T	
Comcast Corporate Office Headquarters 1701 John F Kennedy Boulevard Philadelphia, PA 19103			Representing: ER Solutions/Convergent Outsourcing				Notice Only
Account No.			Notice Only				
Illinois Department of Revenue Bankruptcy Section PO Box 64338 Chicago, IL 60664-0338		-					Unknown
Account No. Notic Only			Notice Only				
Illinois Dept of Employment Securit Bankruptcy Unit Collection Subdivis 33 S State St 10th Floor Chicago, IL 60603		-					Unknown
Sheet no. 2 of 6 sheets attached to Schedule of		•		Subt	ota	1	220.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his j	pag	ge)	332.00

Case 15-33167 Doc 1 Filed 09/29/15 Entered 09/29/15 16:19:50 Desc Main Document Page 18 of 47

B6F (Official Form 6F) (12/07) - Cont.

In re	Tiara Jordan	Case No.	
_		Debtor	

CREDITOR'S NAME,	С	Hι	usband, Wife, Joint, or Community	C	Ü	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBT OR	C J H	IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	l Q	ISPUTED	AMOUNT OF CLAIM
Account No.			Notice Only	Т	Ė		
Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346		-			D		Unknown
Account No. xxxxxxxxxxxx0070			Opened 5/01/14 Last Active 7/20/14			Γ	
Kohls/capone N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051		-	Charge Account				
							583.00
Account No. xxxxxxxxxxxx4413 Mcsi Inc Po Box 327 Palos Heights, IL 60463		-	01 Village Of Calumet Park				
							100.00
Account No.					T	T	
Village Of Calumet Park Clerk 12409 S. Throop St Attn: Village Attorney Calumet Park, IL 60827			Representing: Mcsi Inc				Notice Only
Account No. xxxxxx4690			Opened 11/01/11	\top	T	T	
Midland Funding 2365 Northside Dr Ste 30 San Diego, CA 92108		-	Factoring Company Account Citibank South Dakota N.A.				985.00
							900.00
Sheet no. _3 of _6 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total o	Sub f this			1,668.00

Case 15-33167 Doc 1 Filed 09/29/15 Entered 09/29/15 16:19:50 Desc Main Document Page 19 of 47

B6F (Official Form 6F) (12/07) - Cont.

In re	Tiara Jordan	Case No
_		Debtor

	_	_		—	_	_	_	
CREDITOR'S NAME, MAILING ADDRESS	000		sband, Wife, Joint, or Community		N N] 	D I	
INCLUDING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGENT	UNLIQUIDATED)	I S P U T E D	AMOUNT OF CLAIM
Account No.				7	TE			
Citibank, South Dakota 701 E 60th St N Sioux Falls, SD 57104			Representing: Midland Funding					Notice Only
Account No.	t		Payday Loan	+	十	t		
National Quick Cash QC Holdings 8202 S Stony Island Chicago, IL 60617		-						200.00
	┸			4	╄	1	_	300.00
Account No. Frontier Financial Group 631 N. Stephanie St. #419 Henderson, NV 89014			Representing: National Quick Cash QC Holdings					Notice Only
Account No. xxxxxxxxxxxx9564			Fifth Third Bank		T	Ī		
Ntl Acct Srv 1246 University Av Saint Paul, MN 55104		-						662.00
Account No.	T	\dagger		+	\dagger	\dagger	\forall	
Fifth Third Bank/BK Dept Bankruptcy Dept, Mail Drop #RSCB3E 1830 E Paris Ave SE Grand Rapids, MI 49546			Representing: Ntl Acct Srv					Notice Only
Sheet no4 of _6 sheets attached to Schedule of	•	-		Sub			1	962.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pa	ge		302.00

Case 15-33167 Doc 1 Filed 09/29/15 Entered 09/29/15 16:19:50 Desc Main Document Page 20 of 47

B6F (Official Form 6F) (12/07) - Cont.

In re	Tiara Jordan	Case No
_		Debtor

						_		
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community		U N L	P		
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C A M	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	L QU L D	PUTED	AMOUNT	OF CLAIM
Account No. xxxxxxxxxxxxx272			Fifth Third Bank	٦⊤	Ā			
Ntl Acct Srv 1246 University Av Saint Paul, MN 55104		-			D			285.00
Account No. xxxxxxxxx1488	T		Opened 10/06/14 Last Active 12/19/14	\top	T	Т		
Peoples Gas Attention: Bankruptcy Department 130 E. Randolph 17th Floor Chicago, IL 60601		-	Agriculture					732.00
	_			\bot	퇶	L		732.00
Account No. PLS Loan Store 1431 W 127th St Calumet Park, IL 60827		-	Payday Loan					406.06
Account No.			Payday Loan		Г	Г		
Speedy Cash 8701 S Cottage Grove Chicago, IL 60619		-						400.00
Account No. xxxxxxxxxxxx2339	T	T	Opened 2/01/15 Last Active 8/31/15	T	T	Т		
Us Bank 4325 17th Ave S Fargo, ND 58125		-	Credit Line Secured					25.00
Sheet no5 _ of _6 _ sheets attached to Schedule of				Sub	tota	ıl		1 040 06
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)		1,848.06

Case 15-33167 Doc 1 Filed 09/29/15 Entered 09/29/15 16:19:50 Desc Main Document Page 21 of 47

B6F (Official Form 6F) (12/07) - Cont.

In re	Tiara Jordan	Case No
_		Debtor

CREDITOR'S NAME,	000		sband, Wife, Joint, or Community	000	UN	1	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGENT	UNLIQUIDATE			AMOUNT OF CLAIM
Account No.			Consumer Debt/Bank Fees	٦,	TE		Ī	
US Bank Bankruptcy/Recovery PO Box 5229 Cincinnati, OH 45201		-			D			475.00
Account No. xxxxxxxxxxxx9310	t		Opened 3/07/15 Last Active 3/13/15	\dagger	T		+	
Usaa Savings Bank 10750 Mcdermott San Antonio, TX 78288		-	Bank fees					
								100.00
Account No. xx xx xx1678	T		Judgment				1	
Westlake Services LLC 4751 Wilshire Blvd, Ste 100 Attn: Don Hankey Los Angeles, CA 90010		-						
LOS Aligeles, CA 90010								5,005.00
Account No.				T			1	
Weltman Weinberg & Reis 180 N LaSalle St, Ste 2400 Chicago, IL 60601			Representing: Westlake Services LLC					Notice Only
Account No.	T						1	
Sheet no. 6 of 6 sheets attached to Schedule of	-	<u> </u>		Sub				5,580.00
Creditors Holding Unsecured Nonpriority Claims			(Total of) 	-,
			(Report on Summary of S		Fota dule)	28,652.66

Case 15-33167 Doc 1 Filed 09/29/15 Entered 09/29/15 16:19:50 Desc Main Document Page 22 of 47

B6G (Official Form 6G) (12/07)

In re	Tiara Jordan	Case No.
_		Debtor

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 15-33167 Doc 1 Filed 09/29/15 Entered 09/29/15 16:19:50 Desc Main Document Page 23 of 47

B6H (Official Form 6H) (12/07)

In re	Tiara Jordan	Case No	
		Debtor	

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Case 15-33167 Doc 1 Filed 09/29/15 Entered 09/29/15 16:19:50 Desc Main Document Page 24 of 47

E:11		4:6 · · · · · · · · ·					1			
	in this information to ider otor 1 Tia	ra Jordan								
	otor 2 ouse, if filing)					_				
Uni	ted States Bankruptcy C	ourt for the	NORTHERN DISTRIC	T OF ILLINOIS		_				
	se number nown)							ed fili ent s	howing post-petit	
O.	fficial Form B	61							f the following dat	e:
	chedule I: You		omo				MM / DD/ Y	YYY		12/13
spo atta	use. If you are separate	ed and you this form. (are married and not filing wing spouse is not filing wing wing wing the top of any addition	th you, do not include	de infori	mati	on about your sp	ouse	e. If more space	is needed,
1.	Fill in your employme information.	ent		Debtor 1			Debtor 2	or ı	non-filing spous	e
	If you have more than of attach a separate page		Employment status	■ Employed				☐ Employed		
	information about addit employers.			☐ Not employed			☐ Not e	mplo	yed	
	Include part-time, seas	onal or	Occupation	Security						
	self-employed work.	oriai, or	Employer's name	Wal-Mart						
	Occupation may includ or homemaker, if it app		Employer's address	702 SW 8th St Bentonville, AR	72716					
			How long employed th	nere? 3 month	าร					
Par	t 2: Give Details	About Mon	thly Income							
		as of the da	ate you file this form. If	you have nothing to re	eport for	any	line, write \$0 in the	spa	ace. Include your	non-filing
	u or your non-filing spous e space, attach a separa		ore than one employer, co	ombine the information	n for all e	emp	loyers for that perse	on o	n the lines below.	If you need
							For Debtor 1		or Debtor 2 or on-filing spouse	
2.			ry, and commissions (be calculate what the monthl		2.	\$	2,178.56	\$	N//	<u> </u>
3.	Estimate and list mor	nthly overti	те рау.		3.	+\$	0.00	+\$	SN/	<u>4</u>
4.	Calculate gross Incor	ne. Add lin	e 2 + line 3.		4.	\$	2,178.56		\$ N/A	

Case 15-33167 Doc 1 Filed 09/29/15 Entered 09/29/15 16:19:50 Desc Main Document Page 25 of 47

Debte	or 1	Tiara Jordan	-	Ca	ase nur	nber (<i>if kr</i>	nown)				
				I	For De	ebtor 1			Debtor filing s	2 or spouse	
	Cop	by line 4 here	4.	3	B	2,178	3.56	\$		N/A	- -
5.	List	t all payroll deductions:									
-	5a.	Tax, Medicare, and Social Security deductions	5a.	. 9	6	394	1.51	\$		N/A	
	5b.	Mandatory contributions for retirement plans	5b.		<u> </u>		0.00	\$		N/A	_
	5c.	Voluntary contributions for retirement plans	5c.	. 9	5	(0.00	\$		N/A	_
	5d.	Required repayments of retirement fund loans	5d.	. :	5	(0.00	\$		N/A	_
	5e.	Insurance	5e.		§		0.00	\$		N/A	_
	5f.	Domestic support obligations	5f.		<u> </u>		0.00	\$		N/A	_
	5g. 5h.	Union dues Other deductions. Specify:	5g. 5h.				0.00	+ \$		N/A N/A	_
_		· · · · · · · · · · · · · · · · · · ·	_								_
6.		the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$			1.51	\$		N/A	_
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	·	1,784	1.05	\$		N/A	_
8.	List 8a.	t all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total									
	O.L.	monthly net income.	8a.				0.00	\$		N/A	_
	8b. 8c.	Interest and dividends Family support payments that you, a non-filing spouse, or a dependent	8b.		.	,	0.00	Φ		N/A	<u>-</u>
	00.	regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.		6	(0.00	\$		N/A	
	8d.	Unemployment compensation	8d.	. :	5	(0.00	\$		N/A	_
	8e.	Social Security	8e.	. :	§	(0.00	\$		N/A	<u>.</u>
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Food Stamps	e 8f.	Ş	6	180	0.00	\$		N/A	
	8g.	Pension or retirement income	8g.	. 9	5		0.00	\$		N/A	_
	8h.	Other monthly income. Specify:	8h.	.+ 3	§	(0.00	+ \$		N/A	_
9.	Add	d all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$		180	0.00	\$		N/A	A
10	Cal	culate monthly income. Add line 7 + line 9.	10.	\$	1 (64.05	+ \$		N/A	= \$	1,964.05
10.		I the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	Ψ	1,3	704.03			IN/A	- Ψ -	1,304.03
11.	Star Incliothe Other	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your er friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not ecify:	depe					•		le J. +\$	0.00
12.		If the amount in the last column of line 10 to the amount in line 11. The restet that amount on the Summary of Schedules and Statistical Summary of Certallies							12.	\$	1,964.05
12	D-	you expect an increase or decrease within the year after you file this famous	2						!	Combi month	ned ly income
13.		you expect an increase or decrease within the year after you file this form No.									

Case 15-33167 Doc 1 Filed 09/29/15 Entered 09/29/15 16:19:50 Desc Main Document Page 26 of 47

E:II ·	n thin informa	tion to identify	our cece					
		tion to identify yo						
Debte	or 1	Tiara Jordan	l			Ch □	eck if this is: An amended filing	1
Debte	or 2					ä		owing post-petition chapter
(Spo	use, if filing)						13 expenses as o	f the following date:
Unite	ed States Bankr	uptcy Court for the:	NORTH	ERN DISTRICT OF ILLIN	OIS		MM / DD / YYYY	
Case (If kn	e number own)						A separate filing for 2 maintains a sep	or Debtor 2 because Debto arate household
Of	ficial Fo	rm B 6J						
		J: Your I	Evnon	202				12/1
Be a inform	es complete a rmation. If m nber (if know	and accurate as lore space is ne n). Answer ever	possible. eded, atta y question	If two married people and the control of the contro				for supplying correct
Part 1.	Is this a joir	ibe Your House nt case?	enola					
	■ No. Go to		in a separa	ate household?				
	□N	0	•	arate Schedule J.				
2.	Do you have	e dependents?	□ No					
	Do not list D and Debtor 2		Yes.	Fill out this information for each dependent	Dependent's relation Debtor 1 or Debtor 1		Dependent's age	Does dependent live with you?
	Do not state dependents'				Dependent		4	□ No ■ Yes
					Dependent		9	□ No ■ Yes
								□ No
								Yes
								□ No □ Yes
3.	expenses of	enses include f people other t d your depende	han $_{\square}$	No Yes				_ Lies
Esti	mate your ex		our bankrı	iptcy filing date unless y				napter 13 case to report of the form and fill in the
the v		h assistance an		government assistance i luded it on <i>Schedule I:</i> Y			Your exp	penses
4.		r home owners and any rent for the		ses for your residence. I	nclude first mortgage	4.	\$	576.00
	If not includ	led in line 4:						
	4a. Real e	estate taxes				4a.	\$	0.00
		rty, homeowner's	s, or renter'	s insurance		4b.		0.00
		•		pkeep expenses		4c.	\$	0.00
_		owner's associat				4d.	·	0.00
5.	Additional r	nortgage payme	ents for vo	ur residence, such as ho	me equity loans	5.	S	0.00

Case 15-33167 Doc 1 Filed 09/29/15 Entered 09/29/15 16:19:50 Desc Main Document Page 27 of 47

Debtor 1 Tiara J	ordan	Case num	ber (if known)	
G Hilitiaa				
 Otilities: 6a. Electricit 	y, heat, natural gas	6a.	\$	160.00
	ewer, garbage collection	6b.	\$	40.00
	ne, cell phone, Internet, satellite, and cable services	6c.	·	63.00
6d. Other. S		6d.	·	0.00
	sekeeping supplies	7.	·	500.00
	children's education costs	8.	\$	119.00
	dry, and dry cleaning	9.	\$	100.00
	products and services	10.	\$	100.00
	ental expenses	11.		100.00
	n. Include gas, maintenance, bus or train fare.	11.	Ψ	100.00
Do not include		12.	\$	130.00
	t, clubs, recreation, newspapers, magazines, and books	13.	\$	25.00
	ntributions and religious donations	14.	·	0.00
5. Insurance.			·	
	insurance deducted from your pay or included in lines 4 or 20.			
15a. Life insu		15a.	\$	0.00
15b. Health ir	surance	15b.	\$	0.00
15c. Vehicle	nsurance	15c.	\$	50.00
15d. Other in:	surance. Specify:	15d.	\$	0.00
	include taxes deducted from your pay or included in lines 4 or 20.		·	
Specify:	, , , , , , , , , , , , , , , , , , ,	16.	\$	0.00
7. Installment or	lease payments:			
17a. Car payı	ments for Vehicle 1	17a.	\$	0.00
17b. Car payı	ments for Vehicle 2	17b.	\$	0.00
17c. Other. S	pecify:	17c.	\$	0.00
17d. Other. S	pecify:	17d.	\$	0.00
8. Your payment	s of alimony, maintenance, and support that you did not repo	rt as		
	n your pay on line 5, Schedule I, Your Income (Official Form 6I). 18.	\$	0.00
Other paymer	ts you make to support others who do not live with you.		\$	0.00
Specify:		19.		
	perty expenses not included in lines 4 or 5 of this form or on			
	es on other property	20a.		0.00
20b. Real est	ate taxes	20b.	•	0.00
	, homeowner's, or renter's insurance	20c.		0.00
20d. Mainten	ance, repair, and upkeep expenses	20d.	\$	0.00
20e. Homeov	ner's association or condominium dues	20e.	\$	0.00
 Other: Specify 	:	21.	+\$	0.00
O Varus manthly	evenence Add lines 4 through 04		\$	4 000 00
-	expenses. Add lines 4 through 21.	22.	Φ	1,963.00
•	our monthly expenses.			
	r monthly net income. e 12 (your combined monthly income) from Schedule I.	220	¢	1 064 05
	ur monthly expenses from line 22 above.	23a. 23b.	·	1,964.05
Zou. Copy yo	ur monuny expenses nom line 22 above.	∠SD.	-φ	1,963.00
23c Subtract	your monthly expenses from your monthly income.			
	It is your <i>monthly net income</i> .	23c.	\$	1.05
1110 1030	in 13 your monthly not income.			
24. Do you expec	t an increase or decrease in your expenses within the year aft	er you file this	form?	
For example, do	you expect to finish paying for your car loan within the year or do you expect y			decrease because of a
	e terms of your mortgage?			
■ No.				
☐ Yes.				
Explain:				

Case 15-33167 Doc 1 Filed 09/29/15 Entered 09/29/15 16:19:50 Desc Main Document Page 28 of 47

B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Tiara Jordan			Case No.	
			Debtor(s)	Chapter	7
	DECLARATION C DECLARATION UNDER F			_	
	I declare under penalty of perjury th of 22 sheets, and that they are true and c				
Date	September 29, 2015	Signature	/s/ Tiara Jordan Tiara Jordan Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 15-33167 Doc 1 Filed 09/29/15 Entered 09/29/15 16:19:50 Desc Main Document Page 29 of 47

B7 (Official Form 7) (04/13)

United States Bankruptcy Court Northern District of Illinois

In re	Tiara Jordan		Case No.	
		Debtor(s)	Chapter	7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$6,590.74 2015 YTD: Employment Income \$17,149.00 2014: Employment Income \$24,000.00 2013: Employment Income

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$2,121.00 2014 Unemployment Compensation

Case 15-33167 Doc 1 Filed 09/29/15 Entered 09/29/15 16:19:50 Desc Main Document Page 30 of 47

B7 (Official Form 7) (04/13)

2

AMOUNT SOURCE

\$1,318.00 2014 IRA Withdrawal

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL
OF CREDITOR PAYMENTS AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

None

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT

AND CASE NUMBER

PROCEEDING

City of Chicago v. Debtor 2012 M1 673266

Collections

Circuit Court of Cook County

Plaintiff,
Citation to
Discover
Assets issued

Assets issued
Circuit Court of Cook County Judgment for

Westlake Services v. Debtor 2013 M1 171678 Collections Circuit Court of Cook County Judgment for Plaintiff

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Doc 1 Filed 09/29/15 Case 15-33167 Entered 09/29/15 16:19:50 Desc Main Document Page 31 of 47

B7 (Official Form 7) (04/13)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY**

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

Richmond, VA 23238

12800 Tuckahoe Creek Pkwy

DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN June 2015

DESCRIPTION AND VALUE OF **PROPERTY** 2007 Infiniti FX35 \$12,000

6. Assignments and receiverships

None

Carmax

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF **PROPERTY**

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

Case 15-33167 Doc 1 Filed 09/29/15 Entered 09/29/15 16:19:50 Desc Main Document Page 32 of 47

B7 (Official Form 7) (04/13)

4

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT,
NAME OF PAYER IF OTHER
THAN DEBTOR
9/26/2015 Norman Hollins

AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

Gleason & Gleason 77 W. Washington, Ste 1218 Chicago, IL 60602

\$800.00

Commit Financial F

Summit Financial Education Inc 4800 E Flower St Tucson, AZ 85712 2015

\$9.95 for online credit counseling course

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

TRANSFER(S) IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION IRA

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE IRA

AMOUNT AND DATE OF SALE
OR CLOSING
\$1318 2014

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

Case 15-33167 Doc 1 Filed 09/29/15 Entered 09/29/15 16:19:50 Desc Main Document Page 33 of 47

B7 (Official Form 7) (04/13)

5

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS 4640 N Sheridan, Chicago, IL 60640 NAME USED

DATES OF OCCUPANCY

8237 S Dante, Chicago, IL 60619

Same

2012 - 2014

Same 1989 - 2012

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF NOTICE ENVIRONMENTAL

LAW

GOVERNMENTAL UNIT

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

GOVERNMENTAL UNIT NOTICE LAW

Case 15-33167 Doc 1 Filed 09/29/15 Entered 09/29/15 16:19:50 Desc Main Document Page 34 of 47

B7 (Official Form 7) (04/13)

6

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the

docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

TAXPAYER-I.D. NO.
(ITIN)/ COMPLETE EIN ADDRESS NATURE OF BUSINESS ENDING DATES

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

Case 15-33167 Doc 1 Filed 09/29/15 Entered 09/29/15 16:19:50 Desc Main Document Page 35 of 47

B7 (Official Form 7) (04/13)

7

NAME AND ADDRESS DATE ISSUED

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory,

and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

(Specify cost, market or other basis)

None 1

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

DATE OF INVENTORY

21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS

DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

OF RECIPIENT, RELATIONSHIP TO DEBTOR

NAME & ADDRESS

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

Case 15-33167 Doc 1 Filed 09/29/15 Entered 09/29/15 16:19:50 Desc Main Document Page 36 of 47

B7 (Official Form 7) (04/13)

Q

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

* * * * * *

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date September 29, 2015 Signature // Is/ Tiara Jordan Tiara Jordan
Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 15-33167 Doc 1 Filed 09/29/15 Entered 09/29/15 16:19:50 Desc Main Document Page 37 of 47

B8 (Form 8) (12/08)

United States Bankruptcy CourtNorthern District of Illinois

		1 (of the h		,	
In re	Tiara Jordan			Case No.	
			Debtor(s)	Chapter	7
	CHAPTER 7	INDIVIDUAL DEBT	OR'S STATEM	ENT OF INTEN	ITION
PART	A - Debts secured by proper	ty of the estate (Part A	must be fully co	mpleted for EAC	H debt which is secured by
	property of the estate. Atta			improted for Error	dest which is secured by
Proper	ty No. 1				
G 11			D 11 D	. G . D.I.	
1	tor's Name: Acceptance			erty Securing Debt Sebring - 128,000	: miles - Debtor believes car is
Proper	ty will be (check one):		•		
	Surrendered	☐ Retained			
	ining the property, I intend to (ch Redeem the property Reaffirm the debt	neck at least one):			
	Other. Explain	(for example, av	oid lien using 11	U.S.C. § 522(f)).	
		•	<u> </u>	- ,,,	
1 *	ty is (check one): Claimed as Exempt		□ Not alaimed	og avamnt	
	Claimed as Exempt		☐ Not claimed	as exempt	
	B - Personal property subject to additional pages if necessary.)	unexpired leases. (All thre	e columns of Part	B must be complete	ed for each unexpired lease.
Proper	ty No. 1				
Lesson	r's Name: E-	Describe Leased Pr	operty:	Lease will be U.S.C. § 365 ☐ YES	e Assumed pursuant to 11 5(p)(2):
person	re under penalty of perjury th al property subject to an unex September 29, 2015		intention as to a /s/ Tiara Jordan Tiara Jordan		estate securing a debt and/or
			Debtor		

Case 15-33167 Doc 1 Filed 09/29/15 Entered 09/29/15 16:19:50 Desc Main Document Page 38 of 47

United States Bankruptcy Court Northern District of Illinois

In r	re Tiara Jordan		Case No	o	
		Debtor(s)	Chapter	7	
	DISCLOSURE OF COMPE	NSATION OF ATTORN	EY FOR I	DEBTOR(S)	
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 20 compensation paid to me within one year before the filir be rendered on behalf of the debtor(s) in contemplation	g of the petition in bankruptcy, or	agreed to be pa	aid to me, for service	
	For legal services, I have agreed to accept		\$	940.00	
	Prior to the filing of this statement I have received.			465.00	
	Balance Due		\$	475.00	
2.	\$335.00_ of the filing fee has been paid.				
3.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
4.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
5.	■ I have not agreed to share the above-disclosed comp	ensation with any other person unl	less they are me	embers and associate	tes of my law firm.
	☐ I have agreed to share the above-disclosed compensations copy of the agreement, together with a list of the narrow				my law firm. A
6.	In return for the above-disclosed fee, I have agreed to re	nder legal service for all aspects of	f the bankruptc	y case, including:	
	 a. Analysis of the debtor's financial situation, and rende b. Preparation and filing of any petition, schedules, state c. Representation of the debtor at the meeting of credited d. [Other provisions as needed] a. Analysis of the debtor's financial situation petition in bankruptcy; 	ement of affairs and plan which ma ors and confirmation hearing, and a	ay be required; any adjourned l	nearings thereof;	
	b. Preparation and filing of any petition,	schedules, statements of aff	airs and plar	which may be r	equired;
	c. Representation of the debtor at the m thereof;	eeting of creditors and confir	rmation hear	ing, and any adj	ourned hearings
7.	By agreement with the debtor(s), the above-disclosed fer a. Representation of the debtors in any proceeding.			idances, or any o	other adversary
	b. Debtor is responsible for the 2 mand	atory credit counseling class	es.		
	c. This fee agreement does not include	representation in motions to	redeem.		
		CERTIFICATION			
this	I certify that the foregoing is a complete statement of any bankruptcy proceeding.	y agreement or arrangement for pay	yment to me for	r representation of	the debtor(s) in
Date	ed: September 29, 2015	/s/ Julie Gleason			
	<u> </u>	Julie Gleason 62735	536		
		Gleason & Gleason 77 W Washington, S	Ste 1218		
		Chicago, IL 60602			
		(312) 578-9530 Fax		524	
		troy@chicagobk.co	m		

oc 1 Filed 09/29/15 Enter Gleaந்து வந்தித் கண்டு நிரு Phone (312) 578-9530 Fax (312) Case 15-33167 Doc 1 Entered 09/29/15 16:19:50 Desc Main

Chapter 7 Retainer Agreement for TIARA TORDAN

Attorney fees \$940 + Court costs \$335 = \$1275 total costs

Payment Plan: 3 payments of \$425. If all fees are not paid prior to the filing of your case, you may be required to sign a post-petition fee agreement for services rendered after the filing of your case.

Fees Cover: Intake appointment with attorney, petition preparation, representation at your first meeting of creditors, answering creditor calls and requests.

FEES DO NOT COVER: Credit counseling - there are 2 MANDATORY CLASSES. Additional litigation for adversaries, redemptions, defense of motions brought on behalf of a creditor or a trustee, or conversion of a chapter 7 to a chapter 13. You will be charged \$30 to add any creditors after the case is filed. You will be charged \$100 for us to attend a second meeting of creditors if you miss your first meeting. If your case is closed for failure to take the second class, the court will require you to pay \$260 to reopen the case.

Initial here: I understand it is the policy of Gleason and Gleason that I am required to take my second class between case filing and my first 341 meeting of creditors. I understand that if my case closes without discharge and my certificate is dated after the first 341 meeting of creditors it is my responsibility to pay \$260 to reopen it.

Typical dischargeable debts: credit cards, medical bills, utilities, unsecured judgments, repossessions, personal loans, payday loans

Non dischargeable debts: Alimony, child support, debts owed under a divorce decree, student loans, traffic tickets, parking tickets, fines, criminal restitution, debt for personal injury or death related to a DUI, overpayment of government benefits, taxes. Co-signors are still responsible for debts. Credit card charges over \$500 in the last 90 days and cash advances over \$750 in the last 70 days may not be discharged.

Secured Loans (House|Car|Furniture|Jewelry) If you are surrendering a car or a house you are still responsible for tickets, code violations, etc until ownership\title is transferred - usually through a sale, like an auction of the car or house. Loans through municipal credit unions may be secured by pensions. Credit union loans may be cross collateralized with other credit union loans. Initial here: I understand I must continue to make regular payments on all secured loans I am keeping. I may have to mail in payments as auto debit and check by phone may be disabled until a debt is reaffirmed. I understand I am required to maintain insurance. I understand that if I am keeping a property I must pay all mortgages including but not limited to 2nd mortgages and home equity lines of credit.

Payday Loans | Autodebits | Post dated checks: You must stop them with your bank. It may require closing the bank account.

Utilities: If you bankrupt your utilities they are allowed to charge a deposit for future service and you must pay for any service used after your filing date forward. If you bankrupt a phone or cellular service they may discontinue service. If you are surrendering a propertyyou must cancel utilities as you will be charged for usage after the date of filing.

Credit reporting: We pull credit reports from Transunion and Experian. We cannot guarantee the accuracy or completeness of the reports. Some creditors do not report to credit bureaus. It is your responsibility to review the report and inform us of any missing bills.

Gleason and Gleason does not perform and this contract does not include any services relating to credit repair or correcting inaccurate credit reports. Credit bureaus may or may not report information regarding payments on cars or real estate you are keeping.

Clients agree that they have received the following documents: copy of this retainer agreement, list of required items to file bankruptcy, debtor's duties as required under sec. 521, notice required by sec 527(a)(2), notice required by sec 527(b). Checks may be deposited electronically. Client agrees to pay reasonable attorney fees if collections become necessary.

Refund Policy: If Client wants to terminate Gleason and Gleason, Client must notify Gleason and Gleason in writing. Gleason and Gleason will then perform an accounting of time and services performed and issue a refund check (if applicable) within a reasonable time. For the purpose of determining the refund due, Gleason and Gleason's current hourly rate is \$300 an hour for attorney time. The attorneys at Gleason and Gleason typically begin preparing your case immediately upon being hired and in most cases retainers are used up fairly quickly.

**This Contract for services will expire one year from the date below if client has not completed the filing process. Option A Option B Retained with \$ (check | cash | money order Joint Client:

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

Case 15-33167 Doc 1 Filed 09/29/15 Entered 09/29/15 16:19:50 Desc Main Document Page 41 of 47

Form B 201A, Notice to Consumer Debtor(s)

Page 2

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Case 15-33167 Doc 1 Filed 09/29/15 Entered 09/29/15 16:19:50 Desc Main Document Page 42 of 47

B 201B (Form 201B) (12/09)

United States Bankruptcy Court Northern District of Illinois

In re Tiara Jordan	Debtor(s)	Case No. Chapter 7
	TION OF NOTICE TO CONSUM CR § 342(b) OF THE BANKRUPT	• •
I (We), the debtor(s), affirm that I Code.	Certification of Debtor (we) have received and read the attached received and received and received attached received and received attached received attach	notice, as required by § 342(b) of the Bankruptcy
Tiara Jordan	X /s/ Tiara Jord	September 29, dan 2015
Printed Name(s) of Debtor(s)	Signature of I	Debtor Date
Case No. (if known)	X	

Signature of Joint Debtor (if any)

Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

United States Bankruptcy Court Northern District of Illinois

		1 (of the in District of Hillions		
In re	Tiara Jordan		Case No.	
		Debtor(s)	Chapter	7
	VE	ERIFICATION OF CREDITOR N	MATRIX	
		Number of	f Creditors:	33
	The above-named Debtor(s) (our) knowledge.) hereby verifies that the list of credi	tors is true and c	orrect to the best of my
Date:	September 29, 2015	/s/ Tiara Jordan Tiara Jordan Signature of Debtor		

1st Loans Financial 12601 Western Blue Island, IL 60406

Arnold Scott Harris 111 W. Jackson Ste 600 Chicago, IL 60604

Asset Acceptance Attn: Bankrupcy Dept Po Box 2036 Warren, MI 48090

Caf/Carmax Auto Finance Attn: Bankruptcy Po Box 440609 Kennesaw, GA 30160

Citibank NA 100 Citibank Dr San Antonio, TX 78245

Citibank, South Dakota 701 E 60th St N Sioux Falls, SD 57104

City of Chicago - Dept of Finance Administrative Hearings 121 N LaSalle St 107A Chicago, IL 60602

Comcast Corporate Office Headquarters 1701 John F Kennedy Boulevard Philadelphia, PA 19103

ComEd Attn: Bkcy Group 3 Lincoln Center Oakbrook Terrace, IL 60181

Credit Acceptance Attn: Bankruptcy Dept 25505 West 12 Mile Rd Ste 3000 Southfield, MI 48034 Enhanced Recovery Corp Attention: Client Services 8014 Bayberry Rd Jacksonville, FL 32256

ER Solutions/Convergent Outsourcing Po Box 9004 Renton, WA 98057

Fifth Third Bank/BK Dept Bankruptcy Dept, Mail Drop #RSCB3E 1830 E Paris Ave SE Grand Rapids, MI 49546

First Premier Bank 601 S. Minnesota Ave Sioux Falls, SD 57104

Frontier Financial Group 631 N. Stephanie St. #419 Henderson, NV 89014

Illinois Department of Revenue Bankruptcy Section PO Box 64338 Chicago, IL 60664-0338

Illinois Dept of Employment Securit Bankruptcy Unit Collection Subdivis 33 S State St 10th Floor Chicago, IL 60603

Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346

Kohls/capone N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051

Mcsi Inc Po Box 327 Palos Heights, IL 60463 Midland Funding 2365 Northside Dr Ste 30 San Diego, CA 92108

National Quick Cash QC Holdings 8202 S Stony Island Chicago, IL 60617

Ntl Acct Srv 1246 University Av Saint Paul, MN 55104

Peoples Gas Attention: Bankruptcy Department 130 E. Randolph 17th Floor Chicago, IL 60601

PLS Loan Store 1431 W 127th St Calumet Park, IL 60827

Speedy Cash 8701 S Cottage Grove Chicago, IL 60619

T-Mobile Bankruptcy Team PO Box 53410 Bellevue, WA 98015

Us Bank 4325 17th Ave S Fargo, ND 58125

US Bank Bankruptcy/Recovery PO Box 5229 Cincinnati, OH 45201

Usaa Savings Bank 10750 Mcdermott San Antonio, TX 78288

Case 15-33167 Doc 1 Filed 09/29/15 Entered 09/29/15 16:19:50 Desc Main Document Page 47 of 47

Village Of Calumet Park Clerk 12409 S. Throop St Attn: Village Attorney Calumet Park, IL 60827

Weltman Weinberg & Reis 180 N LaSalle St, Ste 2400 Chicago, IL 60601

Westlake Services LLC 4751 Wilshire Blvd, Ste 100 Attn: Don Hankey Los Angeles, CA 90010